

my: Optima Secure



2856101433348401000

MR MUNGARA VENKATESWARA CHANAKYA

-
-
DEEPAM ELITE APARTMENT 401 Mangalam Road
Tirupati
CHITTOOR, ANDHRA PRADESH, 517501
Contact No. 96XXXXXX4

Date :25/03/2025

Dear MR MUNGARA VENKATESWARA CHANAKYA

Thank you for choosing HDFC ERGO GENERAL INSURANCE COMPANY LTD. as your preferred insurance partner. We welcome you to be a part of our family !

Your Health insurance policy reference no 2856101433348401000 is confirmed on the basis of the information and declaration given by you.

The details of coverage are mentioned in the enclosed policy schedule of insurance. Along with this policy you are also eligible for Wellness Benefits under our Add-on "HDFC ERGO Wellness Corner" -UIN: HDFHLIA24051V012324. For details of the benefits, please click on the following link <https://hdfcergo.onelink.me/ARLJ/v6t9r5kz>**Now you can view your policy details and health card at your fingertips. Download our Mobile App now and experience convenience today!!**

As per recent directive by Insurance Regulator IRDAI, KYC verification has been mandated for all existing & new insurance customers.

To ensure that we comply with this guidelines, we are retrieving your KYC documents (Address proof and Photo) updated with Pan No from CERSAI portal. Rest assured, your KYC details will be verified or retrieved for KYC purpose only.

Proposer details have been updated basis the information present in the KYC documents. If you find any detail which needs to be corrected, request you to create/ modify the eKYC ID and place a request for endorsement.

Soft copy of the policy is valid for all purposes including claims.

For HDFC ERGO General Insurance Company Ltd.

Duly Constituted Attorney

HDFC ERGO General Insurance Company Limited

Dear MR MUNGARA VENKATESWARA CHANAKYA,

Subject : Certificate for the purpose of deduction under section 80 D of Income Tax Act, 1961

This is to certify that we have received an amount of ₹ 16102 towards premium from MR MUNGARA VENKATESWARA CHANAKYA for my: Optima Secure, Policy No. 2856101433348401000 issued to MR MUNGARA VENKATESWARA CHANAKYA for the period 04/04/2025 to 03/04/2026.

Member wise premium break up is as follows:

Insured Person's Premium Details							ABHA ID
Name of Insured Person	Relation with policy holder	Gender	Date of Birth	Premium	Goods & Services Tax (GST)	Total Premium including GST	
Mungara Venkateswara Chanakya	Self	Male	07/04/1996	9499.76	1709.9568	11209.71	
Gundraju Swetha Sree	Spouse	Female	13/01/2000	4146	746.28	4892.28	

Note : In case any insured person's wish to generate his/her ABHA ID kindly visit link given below :

<https://healthid.ndhm.gov.in/register>

Note:

1. This is subject to the provisions of Section 80D of income tax Act, 1961 as amended from time to time.
2. This certificate must be surrendered to the company in case of cancellation of this policy. In event of incorrect representation of this declaration the liability shall be upon the Policyholder.

For HDFC ERGO General Insurance Company Ltd.

Date : 25/03/2025

Duly Constituted Attorney

HDFC ERGO General Insurance Company Limited

Policy Schedule

my: Optima Secure
Optima Secure

2856101433348401000

MR MUNGARA VENKATESWARA CHANAKYA -- DEEPAM ELITE APARTMENT 401 Mangalam Road Tirupati CHITTOOR, ANDHRA PRADESH-517501 Contact No : 96XXXXXXX4	Policy Number	: 2856 1014 3334 8401 000	Issuance Date	: 25/03/2025
	Period of Insurance	: From 04/04/2025 00:01 hrs To 03/04/2026 Midnight		
	Invoice No.	: 101433348401000	Premium Frequency	: Single
	Policyholder Name	: Mr Mungara Venkateswara Chanakya	Policy Type	: FAMILY Floater
	HSN Code	: 997133	Premium Tier	: Tier2
	Place of supply	: ANDHRA PRADESH	Previous Policy	: 2856101433348400000
	Customer Id	: 101129822640	Renewal	: Yes
	EIA No.	: Not provided		
Email ID : chxxxxxrp@gxxxx.com				
Intermediary Name	Intermediary Code	Intermediary Contact Number		
HE DIRECT_DBG DIRECT_10137	200278133519	0-22-62346234		

Insured Person's Details and Sum Insured - Optima Secure

Insured Person's Name	Relation with policy holder	Gender	Date of Birth	Nominee Name	Relationship with Nominee	First Policy Inception date	Base Sum Insured (₹)	Aggregate Deductible (₹)	Plus Benefit	Unlimited Restore Add on(Y/N)	Overseas Travel Secure	ABHA ID
Mungara Venkateswara Chanakya	Self	Male	07/04/1996	Gundraju Swethasree	Wife	04/04/2024	500000	0	250000	Yes	No	
Gundraju Swetha Sree	Spouse	Female	13/01/2000			04/04/2024					No	

Note : In case any insured person's wish to generate his/her ABHA ID kindly visit link given below :

<https://healthid.ndhm.gov.in/register>

The nominee must be an immediate relative of the policyholder. For all other Insured Persons the policy holder shall be the nominee.

Unlimited Restore UIN No: HDFHLIA22188V012122 Optima Wellbeing UIN No:HDFHLIA24099V012324 my: health Critical Illness - HDFHLIA22141V032122 my:Health Hospital Cash Benefit (Add-on) - HDFHLIA21271V022021 IPA Rider – APOPAIP19004V011920
--

Insured Person's Details and Sum Insured – Add On Covers

Insured Person's Name	IPA Rider	Optima Well Being	my: health Critical illness Add on		my: health Hospital Cash Benefit Add on				
	Sum Insured		Plan	Sum Insured	Hospital Cash Benefit - Normal Room	Hospital Cash Benefit - ICU	Companion Benefit	Hospital Cash Global - Opted	Hospital Cash Global

Special Conditions/ Exclusions

Name of Insured Person	Exclusion/Exclusion Waiver	Loading Reason	Special Condition / Declared Pre-existing Disease

Renewal Continuity Benefits

Name of Insured Person	Sum Insured (₹)	Waiting Periods Remaining (Pre-existing Diseases)	Waiting Periods Remaining (Specific Waiting Period)	Waiting Periods Remaining: (30 Days Waiting Period)
Mungara Venkateswara Chanakya	500000	2 Years	1 Year	Waived
Gundraju Swetha Sree	500000	2 Years	1 Year	Waived

Portability Continuity Benefits

Name of Insured Person	Previous Policy Year	Sum Insured inclusive of Cumulative Bonus (₹)	Porting Benefits on Sum Insured (₹)	Waiting Periods Remaining (Pre-existing Diseases)	Waiting Periods Remaining (Specific Waiting Period)	Waiting Periods Remaining: (30 Days Waiting Period)

The Policy Wording attached herewith includes all the standard coverages offered by the Company to its customers. Your entitlement for coverage/benefits shall be restricted to the coverage/benefits as mentioned in this Policy Schedule issued to you. Please read the Policy Wording in conjunction with the Policy Schedule. For any clarification, please call our Contact number 022 6158 2020 / 022 6234 6234.

For declared and accepted pre-existing medical conditions, waiting period (s) shall apply per policy terms and conditions from 1st policy inception date of the policy , fresh waiting period (s) shall apply on enhanced sum insured.

Premium Details (₹)

Particulars	Mungara Venkateswara Chanakya	Gundraju Swetha Sree
Base Premium (A)	9950	4342.5
Optional Cover Premium (B)	0	0
Add on Cover Premium (C)	47.26	20.62
Loading (D)	0	0
Total Premium (E=A+B+C+D)	9997.26	4363.12
Aggregate Deductible Discount	0	0
Online Discount	497.5	217.12
Employee Discount	0	0
Loyalty Discount	0	0
NRI Discount	0	0



Particulars	Mungara Venkateswara Chanakya		Gundraju Swetha Sree		
Family Discount	0		0		
Long term Policy Discount	0		0		
Total Discount (F)	497.5		217.12		
Total Premium excluding GST (E-F)	9499.76		4146		
Integrated Tax 18%	1709.9568		746.28		
Total Premium including GST	11209.71		4892.28		
Payment Details					
Instrument details	3822503654809	Date	24/03/2025	Bank Name	Bizdirect
Processing Centre					
HDFC ERGO General Insurance Co. Ltd. , Stellar IT Park, Tower-1, Fifth Floor, C - 25, Sector 62, Noida - 0120 398 8360					
For Claim/Policy related queries Please Contact us at 022 6158 2020 / 022 6234 6234 or Visit Help Section on www.hdfcergo.com for policy copy/tax certificate/make changes/register and track claims.					
The stamp duty of Rs. 1/- paid vide Order No:(LOA/ENF-1/CSD/64/2024-25/ Validity Period Dt. 15/10/2024 to Dt. 31/12/2028, OW No. 4742 Dt 04/10/2024 GRN NO. MH007778466202425M, Dt. 10/09/2024, SBI Bank & DEFACE No. 0005045616202425, Dt. 03/10/2024) as prescribed by Government of Maharashtra Notification No. Mudrank 2017/C.R.97/M-1, Dt.09/01/2018. GST Registration No: 27AABCL5045N1Z8&,. GST for this invoice is not payable under reverse charge basis.					
I/ We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule					
Branch :leela business park, 6th flr, andheri - kurla rd, mumbai					

For HDFC ERGO General Insurance Company Ltd.

Asharma

Duly Constituted Attorney

For detailed policy terms and conditions please visit our website <https://www.hdfcergo.com/download/policy-wordings>

SCHEDULE OF BENEFITS		
Section*	Plans	Optima Secure
All figures in (₹)	Geography	India Only
2	Base Sum Insured per Insured Person per Policy Year (in Lakh)	500000
1.1.	Hospitalization Expenses	Covered
1.1.a.	Room Rent	At Actuals
1.1.1.h.	Road Ambulance	Covered upto sum insured
1.1.1.i.	Dental Treatment	Covered upto sum insured
1.1.1.j.	Plastic surgery	Covered upto sum insured
1.1.1.k.	Day Care Treatment	Covered upto sum insured
1.2.	Home Healthcare	Covered upto sum insured
1.3.	Domiciliary Hospitalization	Covered upto sum insured
1.4.	Ayush Treatment	Covered upto sum insured
1.5.	Pre-Hospitalization	60 days
1.6.	Post-Hospitalization	180 days
1.7.	Organ Donor Expenses	Covered upto sum insured
2.1.	Emergency Air Ambulance	Covered Up to 500000
2.2.	Daily Cash for choosing Shared Accommodation	800 per day max up to 4800
2.3.	Protect Benefit	Covered upto sum insured
2.4.	Plus Benefit	Bonus of 50% of the Base Sum Insured, maximum upto 100%.
2.5.	Secure Benefit	Equal to 100% of Base sum insured
2.6.	Automatic Restore Benefit	Equal to 100% of Base sum insured
2.7.	Aggregate Deductible	0
2.8.	E-Opinion for Critical Illness	In India
3.	Preventive Health Check-up	
	Sum Insured	5 Lakhs
	Floater Policy*	2500

*For Individual policy sum insured and limits mentioned in the table are applicable on per Insured Person per Policy Year basis and for Family Floater policy sum insured and limits apply on per policy per Policy Year basis

*Claims shall be payable as per geography mentioned in the above table unless explicitly stated otherwise in a specific cover.

#Aggregate Deductible & Overseas Travel Secure are not an inbuilt feature in any of the above Plans. However, these cover can be separately opted at inception of the Policy or at subsequent Renewals. Aggregate Deductible if opted, shall apply only for claims arising in India. However, a Per Claim Deductible of Rs. 10,000 will apply separately for each and every claim arising out of India in Global plans

*Preventive Health Check-up benefit will not be available under the policy if Aggregate Deductible of INR 5 Lakhs or more is in force





Policy No.:2856101433348401000

Valid From: 04/04/2025 Renewal Date: 3 April

Insured Name	Member ID	Date Of Birth	Gender
Mungara Venkateswara Chanakya	2024410039005325	07/04/1996	Male
Gundraju Swetha Sree	2024410039005326	13/01/2000	Female

HDFC ERGO General Insurance Company Limited

This card is for identification purpose only.

Card has to be presented to the Network Service Provider at the time of admission/ availing cashless hospitalization or any other services. Insurance claim will be processed in accordance with the policy term & conditions. Card does not guarantee cashless hospitalization or any other service. For more details and updated list of Network Service Provider please refer our website or call our call centre. This card is valid till the time policy is active.

Customer Service No : 022 6158 2020 / 022 6234 6234

Email : healthclaims@hdfcergo.com

Processing Centre : HDFC ERGO General Insurance Company Ltd. 5th floor, Tower 1, Steller IT Park, C-25, Sector-62, Noida-201301.

Website : www.hdfcergo.com